

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Nicole C. Cruz
 Debtor

Case No. 14-18833-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db +Nicole C. Cruz, 4311 North Fairhill Street, Philadelphia, PA 19140-2305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Nicole C. Cruz info@georgettemillerlaw.com,
 georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
 rlaw.com;smithcr50524@notify.bestcase.com;millerg50524@notify.bestcase.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trustee13.com
 REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
 REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,
 ksweeney@lavin-law.com
 THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Nicole C. Cruz

Debtor

CHAPTER 13

MidFirst Bank

Movant

vs.

NO. 14-18833 JKF

Nicole C. Cruz

Debtor

William C. Miller Esq.

Trustee

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$974.24**, which breaks down as follows;

Hazard Insurance:	\$974.24
Total Post-Petition Arrears	\$974.24

2. The Debtor shall cure said arrearages in the following manner;

a). Beginning on October 5, 2018 and continuing through December 5, 2019, until the arrearages are cured, Debtor shall pay an installment payment of **\$64.95 from October 2018 to November 2019** and **\$64.94 for December 2019** towards the arrearages on or before the last day of each month at the address below:

MidFirst Bank
999 Northwest Grand Boulevard
Oklahoma City, OK 73118

b). Debtor is directly responsible for all property taxes and home insurance on an ongoing basis.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice.

If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 12, 2018

Date: 9/14/18

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant




Georgette Miller, Esquire
Attorney for Debtor

Date: 9/17/2018

/s/ Polly A. Langdon, Esquire for
William C. Miller, Esquire
Chapter 13 Trustee

Approved by the Court this 19th day of September, 2018. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Jean K. Fitzsimon